

STATE BANK & TRUST COMPANY EMPLOYEE STOCK OWNERSHIP PLAN

	Disbursement Date 09/29/2010	RSSD (Holding Company) 3131893	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2014 \$ millions	2015 \$ millions	%chg from prev		
Assets	\$971	\$1,000	3.0%		
Loans	\$738	\$766	3.8%		
Construction & development	\$77	\$81	6.1%		
Closed-end 1-4 family residential	\$169	\$181	7.0%		
Home equity	\$14	\$15	3.5%		
Credit card	\$0	\$0			
Other consumer	\$12	\$13	4.8%		
Commercial & Industrial	\$53	\$53	-0.5%		
Commercial real estate	\$286	\$294	2.8%		
Unused commitments	\$92	\$86	-6.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$79	\$71	-9.5%		
Asset-backed securities	\$5	\$5	0.3%		
Other securities	\$35	\$33	-4.9%		
Cash & balances due	\$22	\$33	45.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$863	\$888	3.0%		
Deposits	\$789	\$834	5.8%		
Total other borrowings	\$67	\$49	-26.1%		
FHLB advances	\$20	\$39	92.7%		
Equity					
Equity capital at quarter end	\$107	\$111	3.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.4%	8.7%	--		
Tier 1 risk based capital ratio	10.0%	10.5%	--		
Total risk based capital ratio	11.1%	11.6%	--		
Return on equity ¹	7.5%	7.1%	--		
Return on assets ¹	0.8%	0.8%	--		
Net interest margin ¹	4.1%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	125.9%	108.2%	--		
Loss provision to net charge-offs (qtr)	53.3%	5.6%	--		
Net charge-offs to average loans and leases ¹	0.5%	0.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2014	2015	2014	2015	
Construction & development	2.8%	1.6%	0.5%	0.7%	--
Closed-end 1-4 family residential	2.2%	1.8%	0.3%	0.3%	--
Home equity	0.6%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.1%	0.2%	0.2%	--
Commercial & Industrial	0.2%	0.1%	0.1%	0.1%	--
Commercial real estate	0.2%	0.4%	0.0%	0.0%	--
Total loans	0.9%	1.0%	0.1%	0.2%	--